

FNB UNITED CORP.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1133473	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,098	\$1,899	-9.5%		
Loans	\$1,621	\$1,341	-17.3%		
Construction & development	\$394	\$277	-29.7%		
Closed-end 1-4 family residential	\$301	\$236	-21.6%		
Home equity	\$156	\$154	-0.8%		
Credit card	\$0	\$0			
Other consumer	\$20	\$19	-3.3%		
Commercial & Industrial	\$127	\$84	-34.0%		
Commercial real estate	\$475	\$450	-5.4%		
Unused commitments	\$301	\$203	-32.7%		
Securitization outstanding principal	\$6	\$6	-14.0%		
Mortgage-backed securities (GSE and private issue)	\$175	\$257	47.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$151	\$48	-68.2%		
Cash & balances due	\$28	\$161	479.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$162	\$121	-25.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$155	\$131	-15.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,948	\$1,874	-3.8%		
Deposits	\$1,726	\$1,697	-1.7%		
Total other borrowings	\$190	\$154	-18.8%		
FHLB advances	\$166	\$144	-13.0%		
Equity					
Equity capital at quarter end	\$149	\$25	-83.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$48	\$9	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	0.9%	--		
Tier 1 risk based capital ratio	8.0%	1.2%	--		
Total risk based capital ratio	10.1%	2.4%	--		
Return on equity ¹	-69.2%	-397.1%	--		
Return on assets ¹	-5.2%	-9.7%	--		
Net interest margin ¹	3.4%	2.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	28.4%	28.4%	--		
Loss provision to net charge-offs (qtr)	140.5%	324.2%	--		
Net charge-offs to average loans and leases ¹	4.3%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	26.2%	52.3%	3.4%	2.9%	--
Closed-end 1-4 family residential	9.2%	15.9%	0.4%	0.3%	--
Home equity	0.2%	1.1%	0.1%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	1.8%	2.3%	1.4%	--
Commercial & Industrial	3.8%	15.4%	0.4%	1.9%	--
Commercial real estate	6.3%	26.9%	0.2%	0.1%	--
Total loans	10.8%	24.6%	1.1%	0.9%	--